

eReceipt Service adoption – Case S Group's retails

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<p>S Group deployed the new electronical receipt service (eReceipt service) on the 5th of September 2016. The eReceipt service has two services, eReceipt archive and paperless service. eReceipt paperless service requires the S-Etukortti Visa type of card and the eReceipt archive service only requires the S-Etukortti cash type of card.</p> <p>S Group's eReceipt service is one of those digital services that the customers have been waiting for. S Group has offered electronical warranty receipts from the spring 2011 and now finally traditional retail receipts are also electronical. eReceipts are the same POS (Point of Sale) receipts that customers receive at the cash register, so consumers are already familiar with it.</p> <p>The eReceipts service is personal and connected to your own S-Etukortti card. You receive an eReceipt of all your purchases if you have used your S-Etukortti card for bonuses when paying for the purchases. The eReceipt service works currently in the following chain's place of business: S-market, Prisma, Sale, Alepa, Sokos, Kodin Terra, Emotion and ABC.</p> <p>Right after eReceipt service was published, customer survey was sent to those very first eReceipt service adopters. Customer survey was sent to 2000 eReceipt archive service activators plus to another 2000 eReceipt service paperless activators.</p> <p>Customer survey was able to find out how eReceipt service is adopted in the consumer markets. What types of profiles are the early adopters and is there any blockers to use or activate the eReceipt service.</p> <p>A panel for the active customer owners about the near payment and receipts was done one a year before. Comparing the panel and the customer survey answers, it can be very clearly seen that the eReceipt service is something that the consumers have been waiting for. Results from the consumer survey were good and it showed that the eReceipt service activation has increased and the same result was for the paperless eReceipt service.</p>	
Keywords Electronic receipt, eReceipt archive service, eReceipt paperless service, innovation diffusion, early adopter, chasm, shopping behaviour framework	

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1 Introduction

S Group is a Finnish network of companies operating in the retail and service sectors. It has more than 1,600 outlets in Finland. S Group comprises the cooperatives and SOK Corporation along with its subsidiaries. See picture 1 below.



Picture 1. What is S Group?

Cooperatives are enterprises operating in accordance with the principles of cooperative activities. Their owners are also their customers. The owners of S Group are called co-op members.

S Group consists of twenty independent regional cooperatives and SOK Corporation, which is owned by the cooperatives, and its subsidiaries. In addition, S Group includes eight local cooperatives. The network of cooperatives extends throughout Finland, and the regional aspect is highlighted in the operations of the cooperatives. The cooperatives are owned by their members, also known as co-op members.

S Group published electronic warranty receipts in spring 2011. Consumers have been already waiting for electronic receipts to come since electronic warranty receipts were possible. S Group places of business use about 81 000 kilometers of paper to receipts every year. And most of this goes immediately to garbage. Finally S Group published electronic receipts (called eReceipt in this thesis). S Groups electronic receipt eReceipt was published 5th of September 2016. This service is not heavily promoted yet and light advertising is done only in S Groups own channels like S-mobiili, S-kanava web pages or info screens and advertising at S Groups place of businesses. (S-kanava, 2016)

Digitalization is also part of S Group strategy and *eReceipt service* is supporting that path. Most of the purchases done in S Group place of businesses are bonus purchases made by retail customers (persons). It means that S-Etukortti (S-Benefit card) is used with shopping which gave to S Group possible to create *eReceipt service* to loyal customer owners.

S Group has physically two types of S-Etukortti (S-Benefit card used later on). Cards that have magnetic stripe and cards that have chip on it. Cards with magnetic stripe are just cash cards and cards with chip have banking functionalities.

1.1 Background

In 2014 a law renewal was announced that requires a receipt to be given always when selling. The purpose of the law is to fight against gray economy. At the same time electrical receipt was accepted as well equally to paper receipt. This renewed law made it possible to start planning eReceipts seriously. *eReceipt service* is something that invokes different customer groups, like environment friendliness and “digital shakers”.

eReceipt service gives competitive and image advantage to S group. Kesko is S Groups biggest competitor and Kesko has hired a digital manager in fall 2015. So far eReceipts are not announced to be in Kesko’s roadmap.

1.2 Purpose

S Group’s market steering group wanted eReceipt in order to achieve a shorter lead time at the cash register. From traffic peak point of view more customers can be served. Time spent in a queue will get shorter. Traffic peaks begin about 30 000 events/receipts in 10 minutes or 50 receipt per second. Currently opening hours are longer than before and this is probably affecting a bit to peak hours as well. If S Group managed to get better lead time at cash register, it might mean also that in the future less cash registers and cash register employees are needed.

S Group has been collecting for product group level information from its retail stores during the last few years. Now the purpose is to collect product level information which products have been really bought. Consumers have possibility to forbid S Group to use product level information in Oma S-kanava and customer care service point. Warranty receipts service is been offered to customers from spring 2011. That has been product level information also, but only from warranty types of products. *eReceipt service* activation requires that customer accepts terms of use.

eReceipt service will bring value to the S Group. It will shorten the time spent at the cash register. Most of the purchases in S Group place of business are bonus purchases. And daily volumes are high, especially in grocery stores like Prisma and S-market. Paperless service will make it also ecologic and S Group can save in paper expenses. Big part of it is wasted junk, because many customers throw it directly to recycle bins. Recycle bins at the end of cash register desk would be cleaner in the future also. This service is an imago issue and will bring a competition advantage to the S Group. This service is also improving customer owner's digital path.

1.3 Objectives and Research questions

The main aim and objective of this thesis is to study customer experience and whether *eReceipt service* will bring any value to the end customers. *eReceipt service* has to be something that our customers will adapt to with comfort. *eReceipt service* needs to be as online as possible, reliable, clear and an easy service, in order to be able to substitute old paper receipts.

This thesis will research the following questions:

RQ1: What is the adoption rate of *eReceipt service*? Will there be a gap between the adoption rate of the *eReceipt archive* and *paperless services*?

RQ2: What type of customer profiles will activate *eReceipt service*?

RQ3: What are the main blockers of *eReceipt service*? If there are blockers, what are the actions to be taken to tackle the blockers.

S Group's business objective was that customer needs to be able to see the receipt as online as possible (about 1-2 minutes). This requirement mean that IT architecture need

to build again from certain parts. This required close cooperation with business and between IT Customer and Media and IT Chain and Store organisations.

The one minute requirement also means more potential to this service and also to end customer as well as to S Group. It is important that eReceipt can be offered and checked immediately in S Group place of businesses. It is also important to offer same POS (Point Of Sale, later used just POS) receipt lookalike eReceipt to customers, because end customers are already familiar with it. Email based eReceipt can not be used here, because volumes in S Group place of business are so high. This service has also connection to S-Bank because *eReceipt paperless service* prefers S-Benefit card Visa type.

2 eReceipt service in S Group

We are living a time of digital turning point. As technologies improve, customers' expectations change and they want better services. New technologies, tools and procedures are updating company core processes to new level, like marketing, selling, product and service development, customer service and communications. Company's brand is often defined through the digital user experience.

S Group's *eReceipt service* is one of those digital services that customers have been waiting for. S Group has offered electronical warranty receipts from spring 2011 and now finally traditional retail receipts also electronically. eReceipts are same POS receipts what customers get at cash register so it is already familiar to users. *eReceipt service* will give better image to S Group by offering digital service but also importantly giving ecological choice to customers.

2.1 What is eReceipt?

eReceipt service is new service which was launched 5.9.2016. This service is made for customer owners who have an S-Benefit card. *eReceipt service* is divided into two services, one is *eReceipt archive service* and the other is that customer can activate also *paperless eReceipt service*. All S Group's customer owners who have S-Benefit card can activate eReceipt archive service. *Paperless eReceipt service* requires S-Benefit Visa type of card which has chip on it. Receipt can be still printed separately, if the customer asks from cashier to do so when paying.

eReceipts service is personal and connected to your own S-Benefit card. You get eReceipt from all your purchases if you have used your S-Benefit card for bonuses when paying purchases. *eReceipt service* works at the moment in the following chain's place of business: S-market, Prisma, Sale, Alepa, Sokos, Kodin Terra, Emotion and ABC.

eReceipts are archived for two years. If the customer deactivates the service, those receipts are kept in archive until a two year limit is reached. After deactivation customer can't view eReceipts anymore. After deactivation no new eReceipts are archived. With paperless service, deactivation means that customer needs to deactivate service from S-Benefit card also.

S Group's goal is to get as many customers as possible to use *paperless eReceipt service*. This will cut the time spent at cash register and time spent in queue to cash register. S Group's eReceipt is not email based receipt. It is the same POS receipt that you get from cash register. eReceipt is in real time your hand almost in ca. under one minute. (Picture 2.)



Picture 2. You have received electronic receipts

2.2 eReceipt Activation channels

eReceipt is a service which the end customer (customer owner) activates via e channels, S-mobiili App or Oma S-kanava web pages or at the customer service point (see picture 3). eReceipt service activation requires strong authentication and accepting the service's terms of use. When activating *eReceipt service* via electronic channels customer needs to identify with TUPAS (bank authentication) offered by Finnish banks or Mobile certificate. After activation all customer's receipts from S Group chains will be archived and stored for two years. Customer can view his/her eReceipts from the same electronic channels which the activation was completed. S-mobiili offers also notification when new eReceipt has arrived. In order to get eReceipt notification, the customer needs to allow S-mobiili application to send notifications from application's settings.

SÄHKÖINEN KASSAKUITTIPALVELU

Sähköinen kassakuittipalvelu on nyt käytössäsi ja olet myös luopunut paperisista kassakuiteista.

Tällä sivulla näet kassakuitit omista henkilökohtaisista ostoistasi, jotka olet kirjannut S-Etukortilla. Palvelu on käytössä seuraavissa S-ryhmän toimipaikoissa: S-market, Prisma, Sale, Alepa, Kodin Terra, Sokos, Emotion ja ABC.

PAIVAMAARA	OSTOPIIKKA	SUMMA
10.09.2016	PRISMA ITÄKESKUS	88,05 €
06.09.2016	S-MARKET VÄLLILÄ	4,77 €
04.09.2016	ALEPA LAAJASALO	18,43 €
03.09.2016	PRISMA VIKKI	76,11 €

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Muistathan vielä päivittää tiedon paperittomuudesta S-Etukorttisi sirulle.



Näin päivität S-Etukorttisi

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Picture 3. eReceipt activation channels Oma S-kanava and S-mobiili.

eReceipt paperless service requires customer to activate the service on the S-Benefit card chip. Chip activation is done at the S-Benefit card terminal. Terminals are located in S Group place of businesses like e.g. Prisma and S-market. See picture 4.



Picture 4. S-Benefit card terminal - Where is receipt?

3 Theoretical framework

To understand better the adoption of *eReceipt service* – or any other technological innovation, one of the known theories is Roger's diffusion of innovations and Moore's chasm model. *eReceipt service* adoption can be studied from the point of view of these two theories.

Innovation theory will bring the social aspect to the study of *eReceipt service* adoption among consumers. This study will cover areas such as the main elements of innovations, the innovation-decision process, innovation attributes, adopter categories and the critical mass in diffusion of innovations. (Kalliokulju and Palviainen, 2006. 1).

Thesis has a third theory included as well, the shopping behavior framework. Shopping behavior goes hand by hand with this *eReceipt service*. It also support what types of profiles will activate this service.

3.1 The Big Picture on Digital Receipts

According to TechCrunch (2014) during the last 7 years or so there has been an explosion of ideas around capturing, managing and storing electronic receipts. There has been many startups and merchants who have been innovating the electronical receipt concept. But it looks like they have been lost sight of who is the one who should get benefit from it – the end customer/consumer. They have been just offering email based electronic receipt service.

It looks like most common strategy for digital receipts at the moment is the email. Retailers have not taken advantage of customers who want to reduce their carbon footprints. Retailers been just obtaining get consumers email addresses so that they can send additional marketing messages.

“There are a multitude of companies offering to scan inboxes and organize that clutter of receipts for consumers, and other companies offering to extract the data off paper receipts or photos of paper receipts (hardly a green step, by the way) using OCR technology.” (Techcrunch, 2014)

Customer's privacy is one of the factors that is influencing customer to give their private email address or phone numbers, because they may be exposing themselves to scammer and unwanted marketing. Customer wants secure and logical storage where they easily find their receipts. Authenticity of the receipt is important and customer's needs to trust that solution.

As credit card processor said in an Ernest & Young report, "From a payment perspective the trick is not enriching the shopping experience but making it simpler. If any new solution is not quicker or easier than the current systems it won't work with shoppers – they're not engaged enough." (Ernest & Young, 2013)

3.2 Mobile wallets: Where do I keep my receipts?

Mobile payments today (2016) is writing about mobile wallets. They write how Google has released mobile wallet five years ago, and how Apple, Samsung, Walmart and bank institutions have released mobile wallets too. Companies have invested a lot to mobile wallets but none of them have taken into account a fundamental part of the shopping experience: receipts.

Since customers are expected to carry out all their transactions with their mobile devices, why still they are expected to keep track of paper receipts? To increase mobile wallets adoption, mobile wallets should include digital receipts as basic functionality in their solution. Digital receipts might be the engine for mobile wallets adoption.

Mobile wallet's idea is to make customers lives easier by offering one place to digitally store their payment options. But not all retailers accept digital wallets or they only accept certain ones. It is unlikely that a customer wants to download multiple applications in order to solve a single problem. But to offer better shopping experience digital receipts should be included to mobile wallet solution. (David Salisbury, Mobilepaymentstoday, 2016).

3.3 Diffusion of innovations

Innovation can be defined as a new or improved product or service for market. It can be company's own new or improved process, new marketing method or new organisational method with business practices, in employee organisation or in external relationship. (Tilastokeskus, 2016).

Moore (2014) divides innovations to continuous and discontinuous ones. Innovations are called discontinues if users need to change their behaviour or products or services used by them to benefit from them. Continues innovations are part of normal product improvement, and they don't require any changes from their users to get benefit from it.

Roger (2003) defines so that idea can be innovation if it gives the individual a feeling of new. In the beginning adopters are often unsure about if new technology is any better than technology before. To see and understand potential benefits from new technology requires some effort from adopters. For example, finding information about the new technology is a part of the process of adopting the new technology. When the benefits and risks of the new technology are understood, it can be either adopted or rejected.

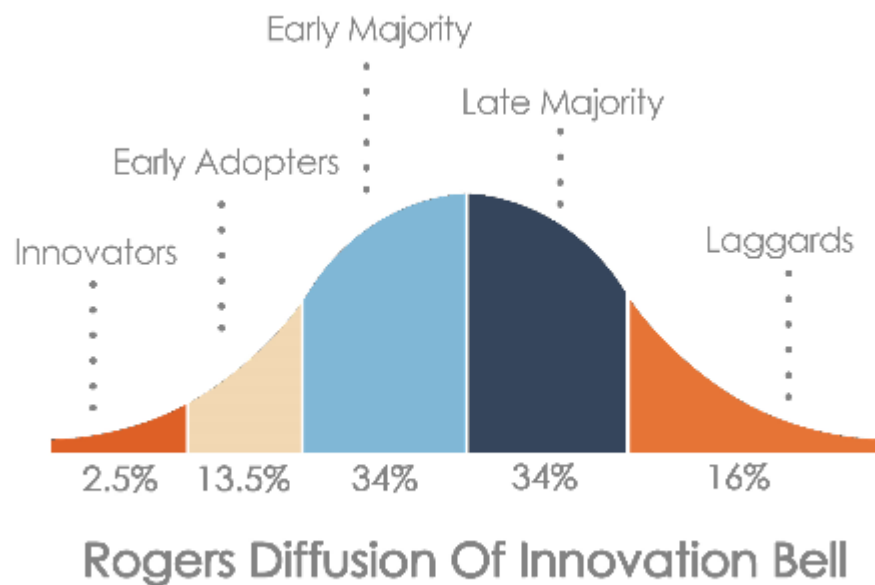
eReceipt service can be both continuous and discontinuous innovation. This depends on user. Paperless *eReceipt* service for example, suits to people who are diligent and check their receipt always after payment transaction. They need to change their behaviour only a little bit: New way is to check receipts from the mobile application, S-mobiili. People who save all shopping receipts, do not need to do that anymore because *eReceipts* are archived on behalf of the customer. No manual work is needed anymore. Then there are people who do not care about their receipts but activate the *eReceipt service* for ecological reasons. They might change their behaviour because the receipt is conveniently offered in digital way to them?

For end users it is important that new products and services are beneficial and easy to use. User acceptance research investigates whether products and services fill these requirements. Doing user acceptance research already in the early stages of implementation helps to guarantee that the final new products and services are more desirable and more pleasant.

3.4 Model of Rogers

Rogers created technology acceptance diffusion of innovation. In this theory, idea or innovation adopters can be categorised to five attitude groups. See the list below and picture 5. (Kalliokulju and Palviainen 2006, 2)

- Innovators 2,5% (people who are willing to experiment, take risks)
- Early adopters 13,5 % (popular leaders in social community)
- Early majority 34% (considerate)
- Late majority 34% (sceptic, traditional)
- Laggards 16% (avoids new things)



Picture 5. Roger's diffusion of innovation bell.

According to Rogers (2003), diffusion happens always in same order. First innovators, then early adopters and so on. Roger thinks that if innovators do not adopt new technology it hardly will never expand its diffusion. (Kalliokulju and Palviainen 2006, 2)

From eReceipt point of few I have listed here adopter four categories:

- "Digi shakers"
- Receipt collectors and excel calculator consumers
- "No thanks for receipt" consumers
- Ecology consumers

Innovation adopting happens in five steps. In the first step the adopter gets *aware* of the innovation. In the second step is *confirming*, during which the adopter searches information about benefits and disadvantages. In *decision* phase adopter makes decision if she or he will take it use. If decision was positive, then comes *adoption* and innovation is take it to use. In the end adopter wants support *confirmation* for decision she or he made. (Bergius 2012, 17-18)

According to Rogers (2003), ability to adopt idea, system or new product will depend on 5 things:

1. Relative advantages
2. Compatibility
3. Complexity
4. Trialability
5. Observability

Moore and Benbasat (1991, 195) has added to Roger's list image which means how usage of innovation will increase image or position in social network.

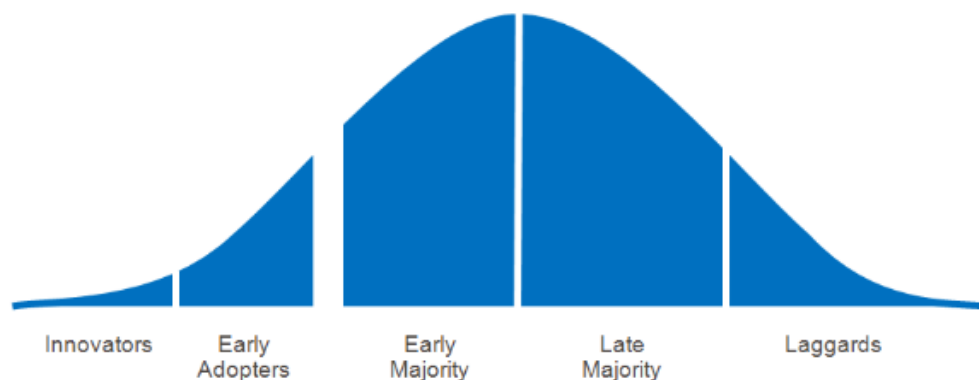
3.5 Chasm Model of Moore

"Technology acceptance life cycle model describes the market penetration of any new technology product in terms of a progression in the types of consumers it attracts throughout its useful life." (Moore, 2014. 14)

Roger's S-model has been the base for Moore's chasm model. Chasm is shown specially when there has been disruptive innovation technology. Original Roger's model do not include chasm concept. Chasm is something that Moore has added himself based on his practical experience to Roger's model. See Picture 6. Moore's chasm doesn't have scientific base. It is unscientific and popular. But Roger's model has become even more known than its innovator Rogers. According to Moore (2014), marketing should be targeted in order one segment at a time such that the next segments always gains from the previous ones. (Kalliokulju and Palviainen, 2006,3)

Moore (2014) has same basic question as Rogers: How mass marketing is established? According to Moore (2014) innovation adoption is visionary and early mass market causes a discontinuity. So in order for the diffusion to continue and marketing to expand to mass market, this spot/chasm needs to be crossed. This requires from company special attention so that it is able to maintain market when growing over chasm. (Kalliokulju and Palviainen, 2006,3)

Geoffrey Moore's Technology Adoption Lifecycle



Picture 6. Moore's chasm model, slideshare (2007).

Where does this chasm then come? Chasm is generated because visionary and early majority have different expectations for adopting new things. Visionaries want to be change agents and they want something different for the previous one. Early majorities are practical and they gain more productive and efficiency. These two worlds require from companies perfect directions change when marketing.

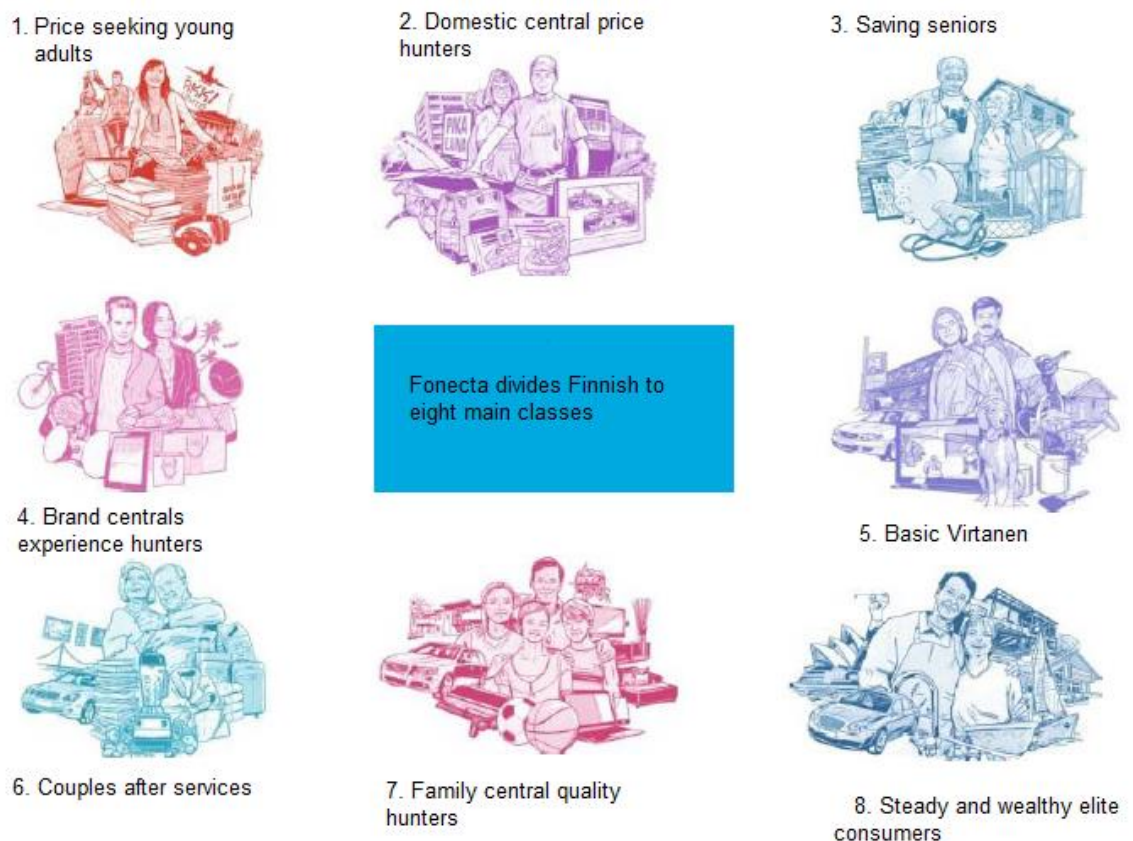
3.5.1 How to cross chasm

How to then cross chasm? Companies need to create from their innovation something what is both mundane and practical. According to Moore crossing chasm requires from companies to concentrate on narrow key area and gain with this to ruling market position. To cross the crack from early to mainstream Moore suggest to choose the market. Below is listed strategies and tactics by Moore (2014):

- Target point of attack (Target customer, reason to buy)
- Assemble the invasion force (Concept of product, partners and allies)
- Define the battle (Create competition, product positioning)
- Launch the Invasion (Distribution, pricing, next target customer)

3.6 Shopping behavior classification

Shopping behavior classification is individual level segmentation. It means that for every Finnish adult a shopping behaviour class is defined. This is possible, because when defining classification additional questionnaires and personal population information are used. Individual level information can be attached to customer information in data base. Shopping behavior classification lives with in all phases in life cycle. Fonecta (2013) divides Finnish to eight classes, see picture 7 below. (Fonecta OKL, 2013)



Picture 7. Fonecta divides Finns to eighth main classes, (Fonecta, 2013).

We are living at the moment digital transition time and all these consumers in Fonecta's eight classes that do shopping. Others shop more and high quality products and other shop less and not so expensive products. But common to all of them is that they get receipts after payments. Since smart phone penetration is good in Finland, in all these class groups smart phones can be found. If we think *eReceipt service* from these class point of view, we have potential users in all eight classes.

3.7 Behaviour of consumer when buying services

To understand behaviour of consumer when buying services is the prerequisite for marketing. Marketing decisions are based on presumption about how they are going to affect the behaviour of the consumers. Knowing information sources that consumers use and service channels and choices what influence to choose the service helps organisation conform their offering to respond to consumer needs. Generally consumer's buying and selection behaviour is assumed to be the same, depending on what kind of product or service consumer is buying. (Ylikoski, 2000, 76).

S Group has used for marketing *eReceipt service* both outbound (e.g TV and newspaper commercial) and inbound (e.g newsletters and social media) marketing that has been very moderate level. Most used channels have been S Group's own channels like web page www.s-kanava.fi, S-mobiili mobile application, info screens and announcements in S Group place of businesses.

3.8 Factorization impacts of consumer's behaviour

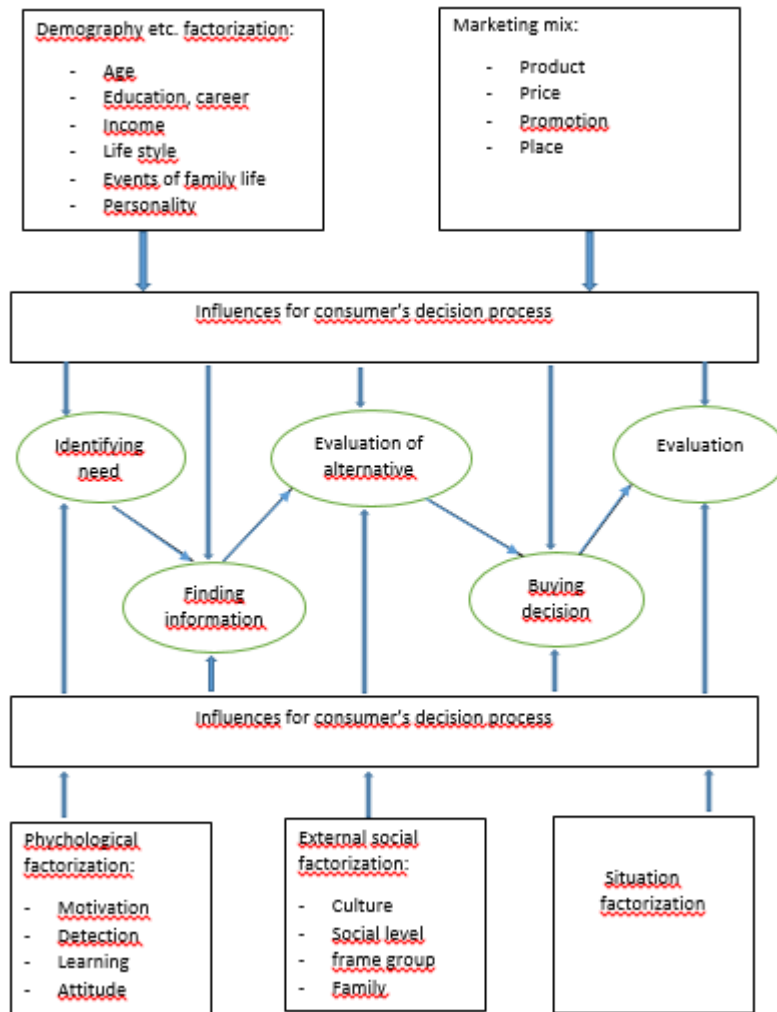
3.8.1 Big picture of behaviour of consumer

Behaviour of consumer means filling up consumer's needs and satisfaction in mental and physical functions, where consumer starts when choosing, buying, and using products.

Regardless of the bought product, following commonalities are typical:

- Consumer's behaviour is goal-directed. Consumer is motivated to reach necessary satisfaction.
- Consumer's buying behaviour includes many functions. Those can be used for collecting information about services, comparing services, contacting service organisation and use of wanted service.
- Consumer's shopping behaviour is a process.
- Consumer's behaviour is changing between time and complexity of decision making relationship.
- Consumer have different roles in shopping situation. Consumer can be the end user of the service or the one who makes decision or influencer or all of these at the same time.
- Individual qualities like age, gender, economical situation, education affects to shopping behaviour.
- External factorizations, like society and culture and economic situation in country.

Picture 8, below shows phases in the beginning of shopping process in the middle of picture, recognise the need, looking information and after evaluation of choices follows shopping decision. After the shopping decision the consumer evaluates whether she or he is satisfied or unsatisfied. Feelings after shopping affects future shopping decision. (Ylikoski 2000.77-79)



Picture 8, Shopping behaviour framework, (Ylikoski, 2000. 80)

Shopping behaviour framework works to eReceipt service as well. The same demography factorizations affects to start using the *eReceipt service*. Consumer's decision process partly as well. Psychological and external factorization affect a lot how and when consumers adopt *eReceipt service*.

3.8.2 Other consumer specific factorization

Consumer specific factorization is considered as a demography factorization, like consumer's life style and consumer's personality. Demography qualities mean consumer's personal qualities and consumer's living locality. Social factorizations are external influence factorization. Social factorizations are divided to four group: culture, social class, reference group and family. Culture is learned behaviour and it includes habits and standards and society morals. Social classes are groups where individuals share same values, life styles and same type of consumption. Reference groups mean groups where consumer belongs as a member or wants to belong. Family is also reference group. Family has a very high influence to shopping behaviour. Different members of a family have a different authority in shopping situation. (Ylikoski, 2000, 81-83)

In digital transition phase demography qualities are important when thinking *eReceipt service* but social factorization probably affects even more to consumer to take *eReceipt service* to use.

4 Research methods

The research methods used in this thesis are qualitative and quantitative methods. By using these methods the goal is to find out how consumers use *eReceipt service* and how they adopt this service.

4.1 Case study

Case study research method is about examining a separate event, specified area or individuals by using multifaceted and different methods to collect data. Case studies pursue to research, describe and explain cases mainly by using help questions such as "how" and "why".

Typical for case study is to choose single case, situation, happening or set of events, of which gains are often processes. Single cases pursue to research in their natural environment by describing in detail researched phenomenon. Descriptive methods do not necessarily try to explain connection between phenomena, test hypothesis, do forecasting, but rather to research the target systematically and precisely and produce truthful description.

It is important that the research case is generating some kind of a big picture. Case studies use different kind of information collection and analysis methods and it cannot be seen only as data collection technic. When making case study there are no limits for used method choices. It can use as well as qualitative or quantitative methods.

In case study it is especially important to consider it is representativeness and generality. Even in case studies can be used qualitative or quantitative methods, in research evaluation are underlined qualitative research evaluation specific things, if it is not just quantitative material including research.

Studying the case aims to increase understanding about certain phenomenon without generalize information. Usually case study is chosen as the research method when deeper understanding of the study target and its context are wanted. Even though it is one single case it is still good to consider its results from a wider perspective. (KvaliMOTV, 2016)

4.2 Net Promotor Score (NPS)

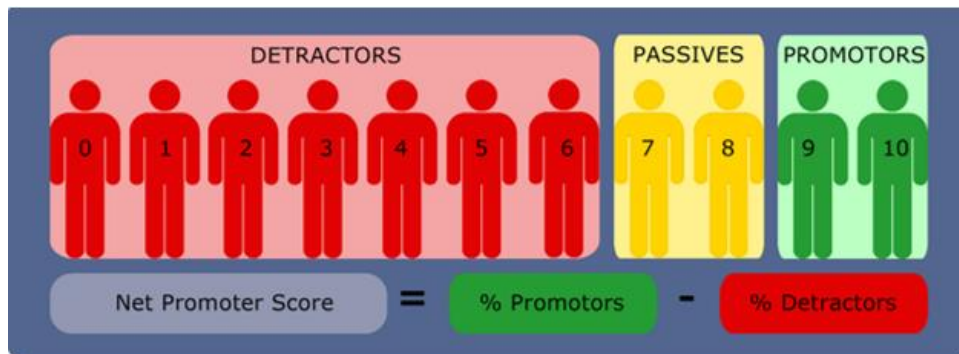
In eReceipt questionnaire the last questions was: *“would you recommend electronic receipt service (electronical receipt archive or paperless electronical receipt) to your friends, people you know?”* Answer scale was from 0 to 10. 10, where 10 means a definite yes and 0 means a definite no. For that question is used the NPS.

Net Promotor Score (NPS) is respected loyalty meter. NPS is used in companies to get feedback from customer experience and predicts business growth.

Net Promotor Score method is based on the question asked from customer “how likely you would recommend this company to friend or colleague”. Customers give feedback with scale 0 – 10. (Surveymonkey, 2016)

Answers are classified following way:

- 0 - 6 = Detractors are unhappy customers who might hurt company's brand
- 7 - 8 = Passive customers who are satisfied, but who might switch to competitors side
- 9 – 10 are loyalty customers, who will recommend in future also.



Picture 9. Net Promoter Score calculation rule.

From picture 9, can be seen how NPS is calculated. In NPS calculation answers 7 and 8 are not taken into account.

4.3 Data collection

To answer the research questions of this thesis I wanted to get feedback about the end customers from the current state of the *eReceipt service*. How they felt the process of getting the *eReceipt service* activated? Did they find service easily? Was the service clear and all need information was easily found. And what was the reason they activated *eReceipt service*?

4.3.1 Data collection methods and tools

For Data collection I used customer survey. SOK have own questionnaire tool Aitiopaikka, that was used here. Before I sent any question I needed to define what kind of end customers we should use here. Do they all have email and marketing allowed information in our customer register? Have they activated both *paperless* and *archive eReceipt service* or just *archive eReceipt service*. Questionnaire tool sent questions to end customers email addresses.

4.3.2 eReceipt service survey in September 2016

The survey was collected randomly from 2000 customers in the database, who had activated *eReceipt archive service* between 5th of September and 21th of September. Same way and amount was done to *paperless eReceipt service*. 27th of September, together to 4000 customer was send email about *eReceipt service* survey. Answering time was only one week.

Answer percent was 33.38% (1335/4000). Answering percent was very good. Survey question can be found Appendix1. APPENDIX 1. Electronical receipt service survey / Questionnaire.

4.4 Panel survey for customer owners year before

One year earlier before *eReceipt service* was published, in September 2015 SOK Media executed customer owner panel. Panel was web survey and it concentrated to subjects about near payments and receipts overall. Panelists were active customer owners who wants to influence and improve services for customer owners. Answer activity level was 29 % (3544/12093)

Background information about panelists. Only 7% were S Group personnel, 62 % percent were women. Most active age was 45 – 59 years old's with percent 37% and household type small 45 +. From shopping behavior point of view most of answerers categorized them self as *generic Virtanen* and second was *saving seniors*.

4.5 Analysis methods

This research is conducted by using qualitative and quantitative research methods. Quantitative research is about asking people for their opinions in a structured way so that we can produce hard facts and statistics. To get reliable statistical results, it's important to survey people in fairly large numbers and to make sure they are a representative sample of our target.

Quantitative research is a more logical and data-led approach which provides a measure of what people think from a statistical and numerical point of view. For example, we wanted to know how many of your customers felt about service and how strongly (on a scale) they support it. Quantitative research can gather a large amount of data that can be easily organized and manipulated into reports for analysis.

Quantitative research largely uses methods such as questionnaires and surveys with set questions and answers that respondents tick from a predefined selection. Answers can be measured in strengths of feeling such as 'strongly agree' 'disagree' or numbers such as scales out of 10. This form of research is very flexible in terms of how it's carried out such as through the post, online or even over the phone. When carrying out research, it is important to make sure that a fair cross section of the respondents is used and that there are enough of them to provide a greater range of reliable data. To help gain willing participants, companies often offer incentives such as free products or financial remuneration for their time.

For open question I have used qualitative method. In the survey there were nine open questions. Qualitative research is a research that tries to find an answer to a question, systematically utilizes a predefined set of procedures to answer the question, gathers evidence and seeks to find information that has not been determined in advance and that are suitable for other studies as well. (Mack, Woodsong, MacQueen, Guest & Namey 2005, 1.)

Qualitative research attempts to understand the research problem in its original environment and from the perspective that occurs naturally. It provides information about people's behaviour, attitudes and motivations. Qualitative research methods are studying small samples of people, exploring issues through focus group discussions, in-depth interviews and observing. (Mack & co 2005, 1-2.)

5 Results of the panel and questionnaire

5.1 Results of the panel

Here are listed panel results:

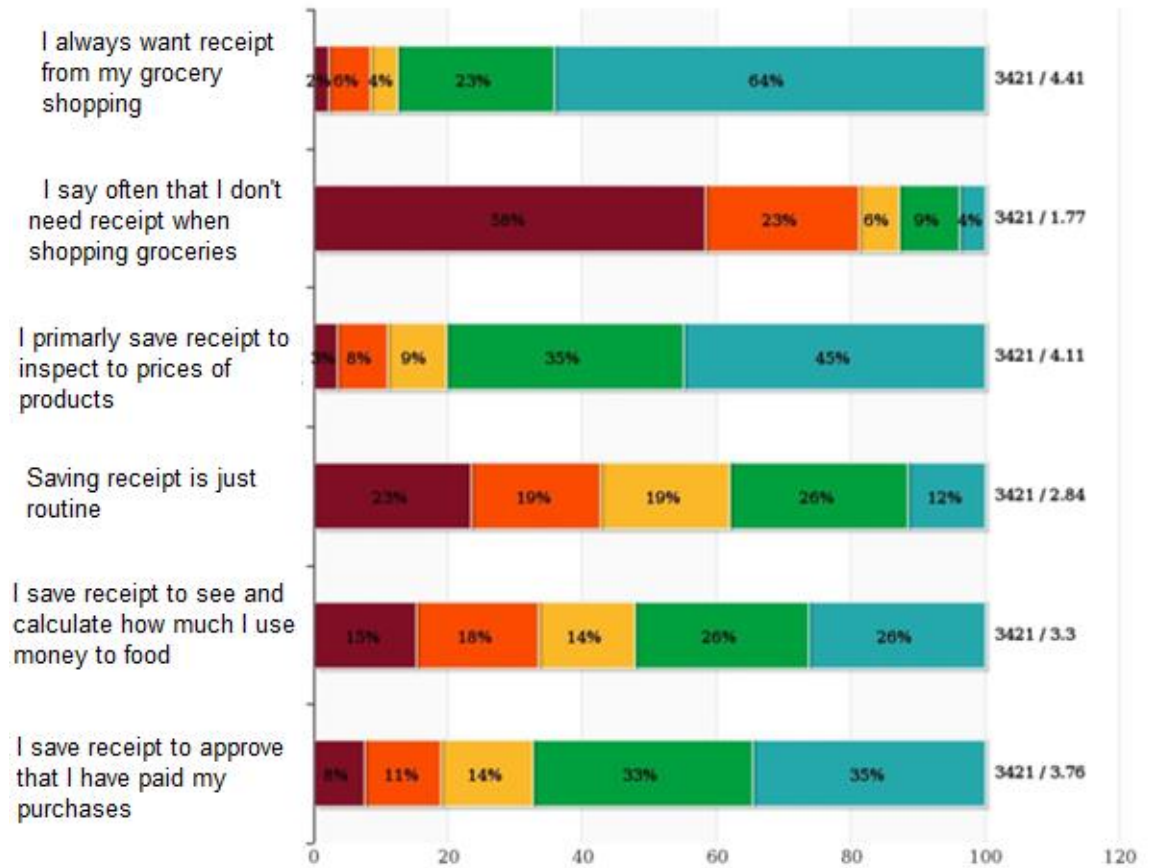
- 87% percent of answerers takes receipt always or often when paying in grocery store. Only 3% percent of answerers said they hardly never take receipt.
- Most important reasons for saving receipts are inspecting prices and prove payment if needed. Receipts are especially inspected when the bought products are on sale or expensive products or if the total amount in the receipt is big.
- One third tells always inspecting prices from receipt, regardless on amount of shopped products or quality. Women inspects receipt bit more actively than men.
- Only 10% told that they throw receipt to recycle bin in end of cash register desk. Often receipt is throw to recycle bin later.
- In open feedback other reason for inspecting receipt were to check double time charging mistakes, cashiers mistakes when calculating in head and to check if S Group bonuses are registered. Several people told also that they compare the amount in the receipt to bank account statement.
- Only few were ready to change to the normal paper receipt to eReceipt, especially because exact specification of *eReceipt service* was not available. Younger answerers were more ready to take eReceipt and also they were very interested and got excited about that.

Panel SWOT analyze:

Strength:	Development object:
<ul style="list-style-type: none"> - For panelist receipt is important. It is not “just taken but of habit or thrown to recycle bin”. - Thought about eReceipt was interesting topic for many and it generated spontaneous question in last open question. 	<ul style="list-style-type: none"> - Many of panelist still choose paper receipt as a best receipt. - Only few saw as a choice to see receipt from mobile or from Internet -> Answerers had lot of open question about it, but because there was no available service description. In reality SOK Media would have a solution for many of the questions.
Opportunities:	Threats:
<ul style="list-style-type: none"> - Thought about eReceipt awaked spontaneous “wow” effect. They kept eReceipt from S Group as forerunner. - Some of the answerers connected spontaneously to myData. At cash register they needed receipt immediately (paper/mobile) and additionally they wanted to follow their consumption from S-kanava. 	<ul style="list-style-type: none"> - Some of the answerer got scared that they don't get paper receipt anymore - Some of the answerers got disappointed that everything is moved to internet. - The eReceipt does not allow making own marks with a pen. - All purchases are not wanted to leave a track – it needs to be possible to delete those unwanted ones. - The eReceipts in S-kanava don't support possibility to follow overall spending in different retail groups like it is possible with paper receipts.

Picture 10. Table of panel WSOT analyze.

How well these following statements fits to your way to keep your receipts from S Group place of business?

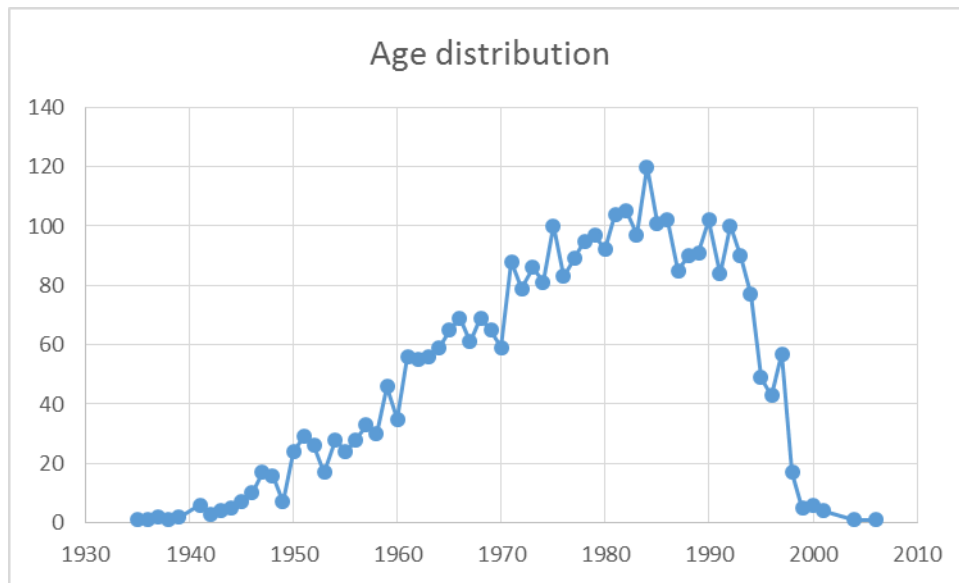


1 = I totally disagree ,
 2 = I kind of disagree
 3 = I don't agree and are not disagree either,
 4 = I kind of agree,
 5 = I totally agree

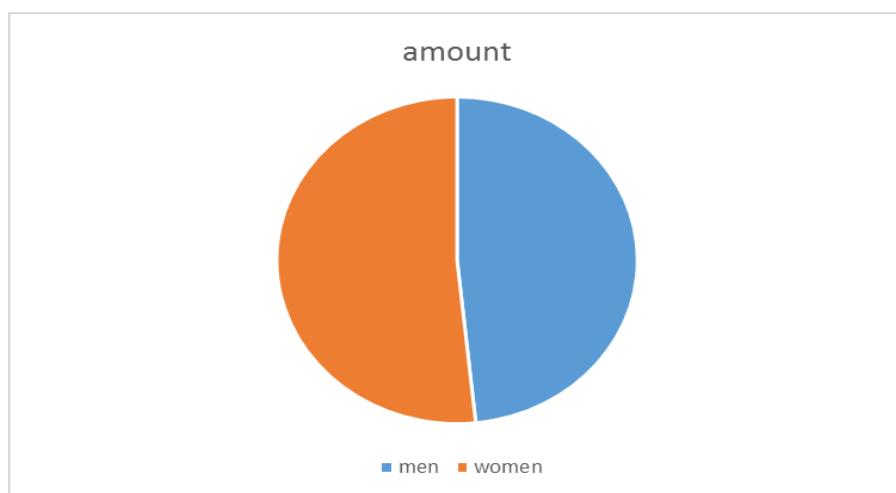
Picture 11. statements how consumers keep their receipts.

5.2 eReceipt Adoption

Below in picture 12 and picture 13 you can see diagrams of age distribution and gender distribution of activating *eReceipt service*. From these diagrams you can see that early adopters are from about age 20 – 40 years and there are not big difference between genders.



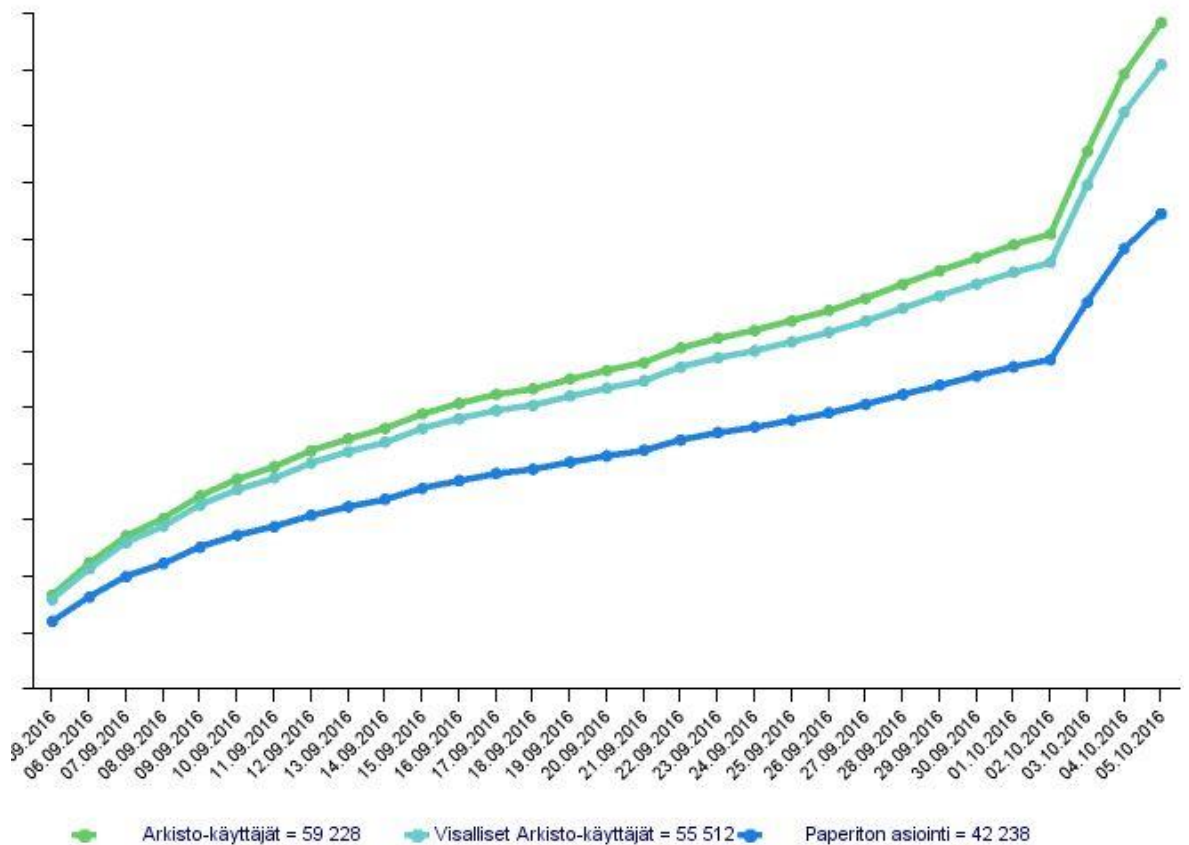
Picture 12. Age distribution according to the year of birth 12.9-14.9.2006



Picture 13. Gender distribution 12.09 – 14.9.2016

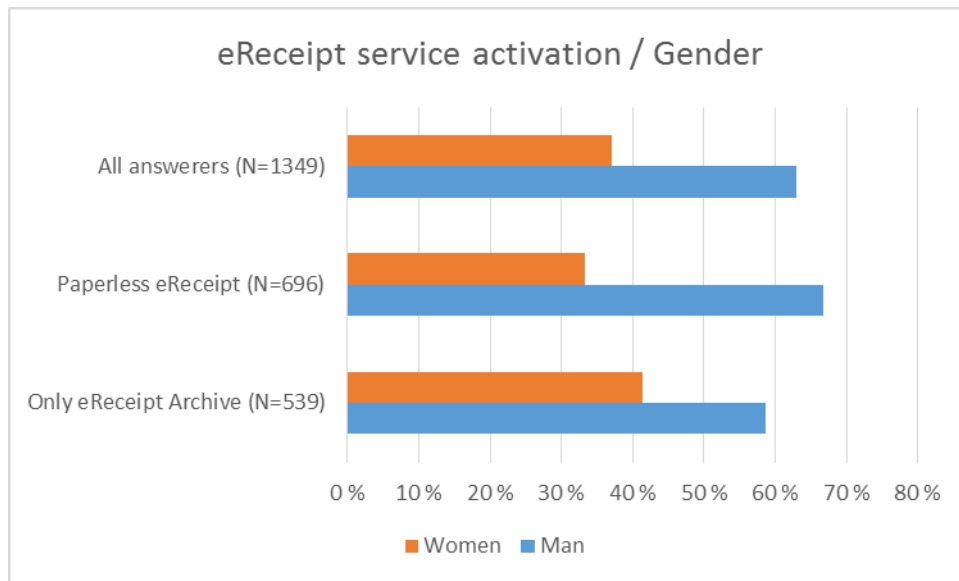
5.2.1 eReceipt adoption level last 30 days

In the Picture14 below you can see how many have activated *eReceipt archive service* (green line) and how many have activated *eReceipt paperless service*. Service was published 5th of September 2016. S Group is very interested to see how many will also activate paperless version of this service. Goal is for these two lines not to go too far away from each other. 2nd of October was *eReceipt service* marketing campaign which can be seen in picture 14, activation curve is increasing from that day.



Picture 14. eReceipt adopters between 5th of September and 5th October

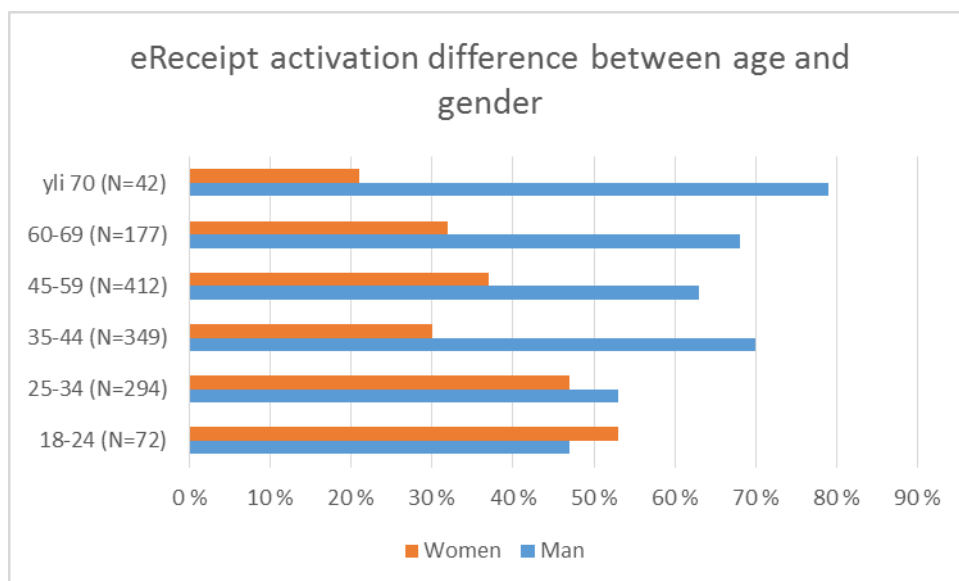
5.2.2 Age, Gender and household type



Picture 15. eReceipt service activation gender distribution.

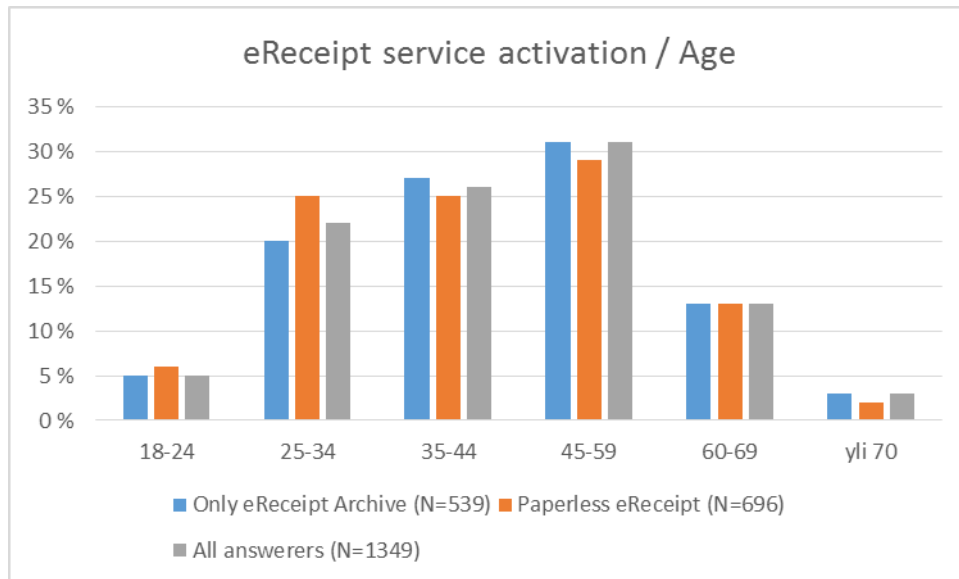
From eReceipt survey answerers 67% were mens and 37% women. If you look this per eReceipt service, eReceipt archive service gender distribution was mens 59% and 41% women. With paperless eReceipt service these percent were for men 67 % and women 33%.

Conclulsion for this is that men have been more active with activating *eReceipt service* and especially *paperless* version. Do men pay more often groceries than women, especially in older ages? If you look picture 16, in younger ages gap between gender is not that big, but when you look age from 35 years and older there the difference is much bigger. It looks like men are the early adopters – “digi shakers”.



Picture 16. eReceipt activator difference between age and gender.

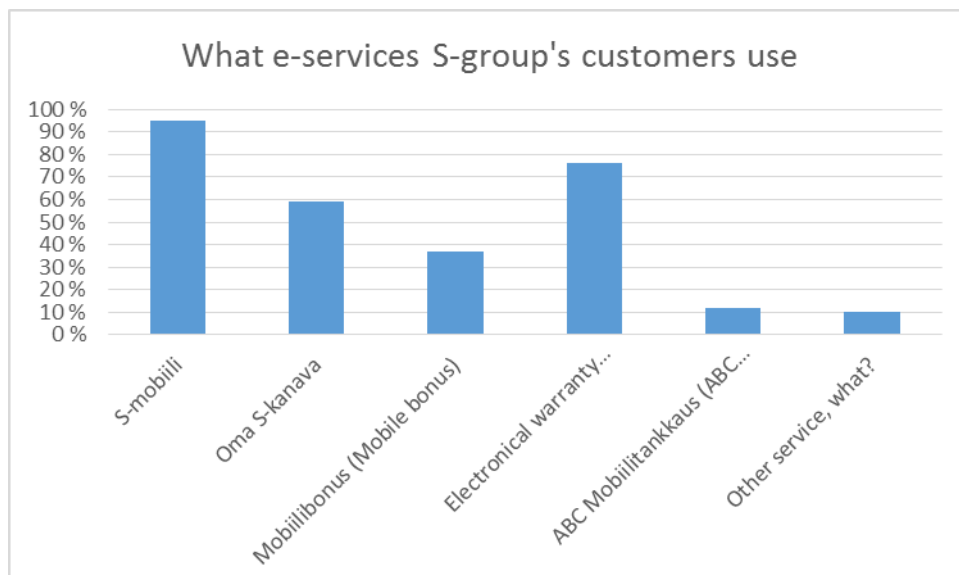
In all age group except 18-24 and 25-34 years, it can be also seen that men have been more active than women.



Picture 17. eReceipt activation per age groups.

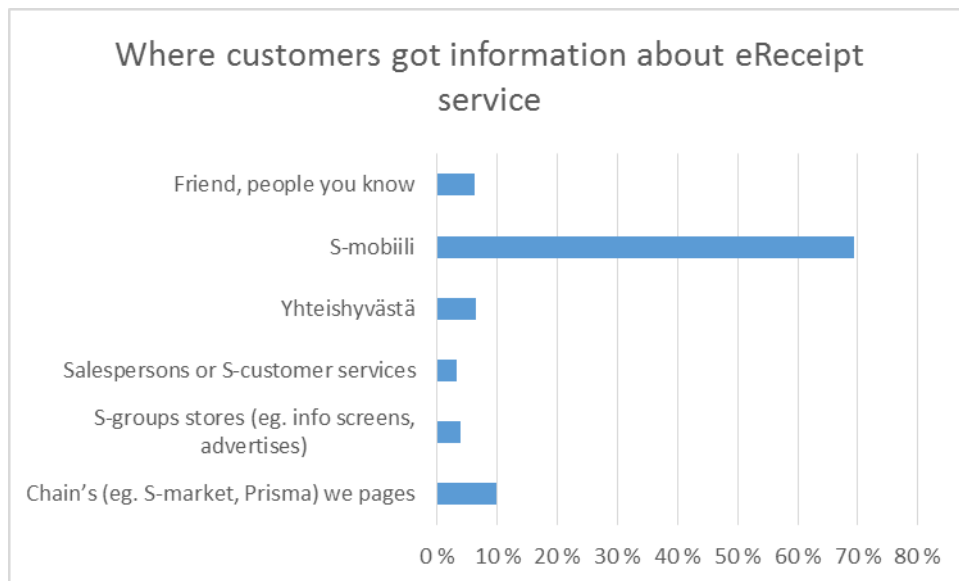
From above chart it can be seen that most active ages in activating the *eReceipt* service were the 45-59 years olds.

5.2.3 Use of S Group's e-services



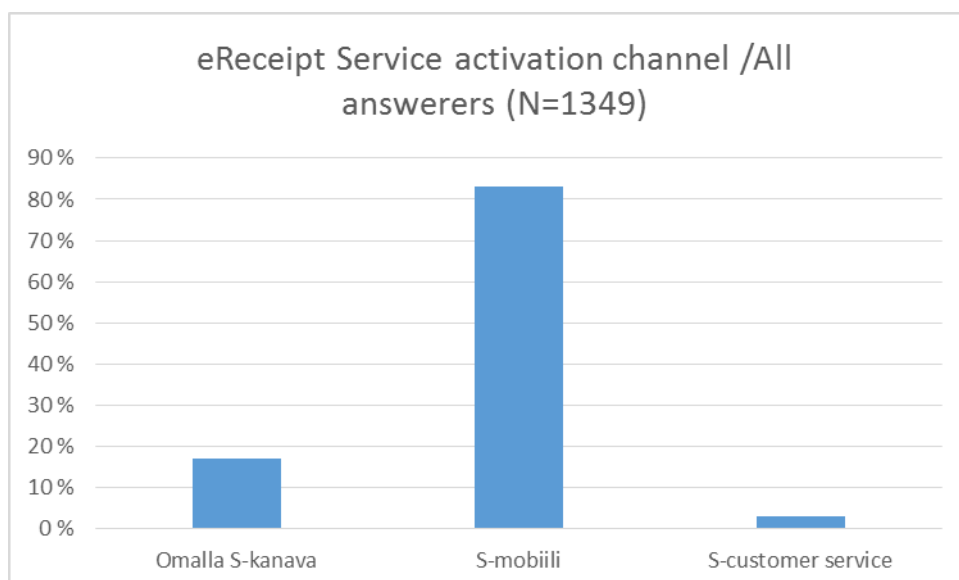
Picture 18. Use of S Group's eservices.

It looks like S-mobile is the most used S Group's e-service in Picture 18, followed by electronical warranty receipt service. Mobile bonus service here might be misleading information because in the survey it was not clearly mentioned that it means NFC function in Android mobile phones. S-Benefit card in mobile device.



Picture 19. Channels to find out about eReceipt service.

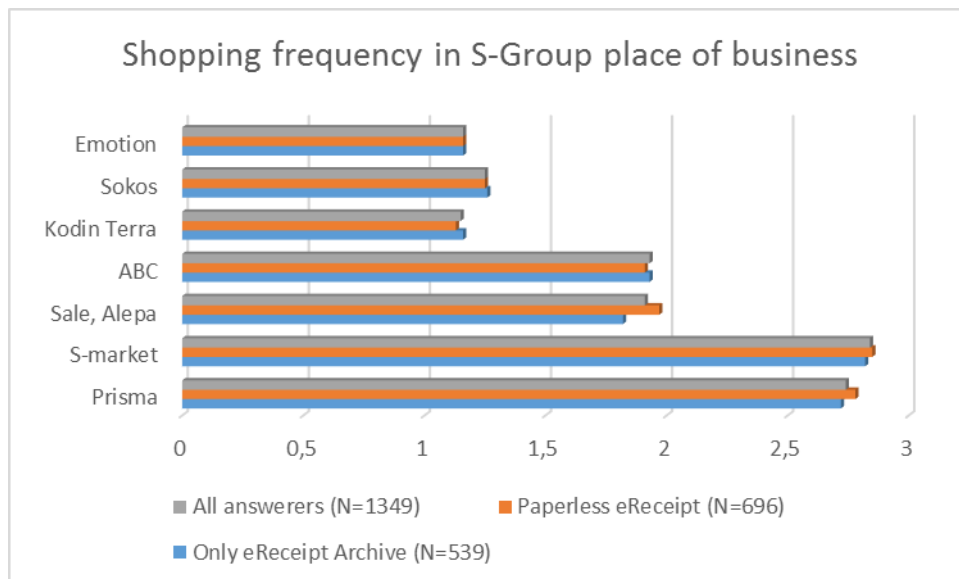
When eReceipt service was launched it did not have any marketing but most of the customers found information about eReceipt from S-mobile. This also tells that customer uses S-mobiili application actively. See Picture 19 and 20.



Picture 20. eReceipt activation channels.

5.2.4 Shopping frequency and payment/receipt behaviour

What is your shopping frequency in following S Group place of businesses?

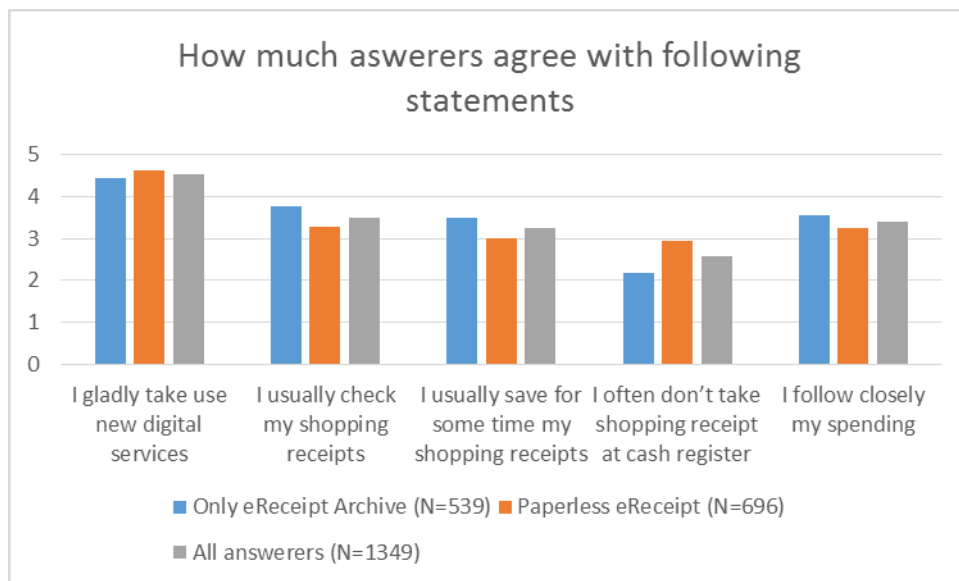


4= I shop few times in a week, 3 = I shop once in a week, 2 = I shop few times in a month
1 = I shop randomly 0 = I hardly never shop

Picture 21. shopping frequency in S Group place of businesses

Here in picture 2,1 is wanted to get information how often our eReceipt customers go shopping to S Group place of business. This gave specially information about how often eReceipt paperless users shop and do not take the paper receipt. Above chart shows that both eReceipt service users visit about as often in S Group place of businesses.

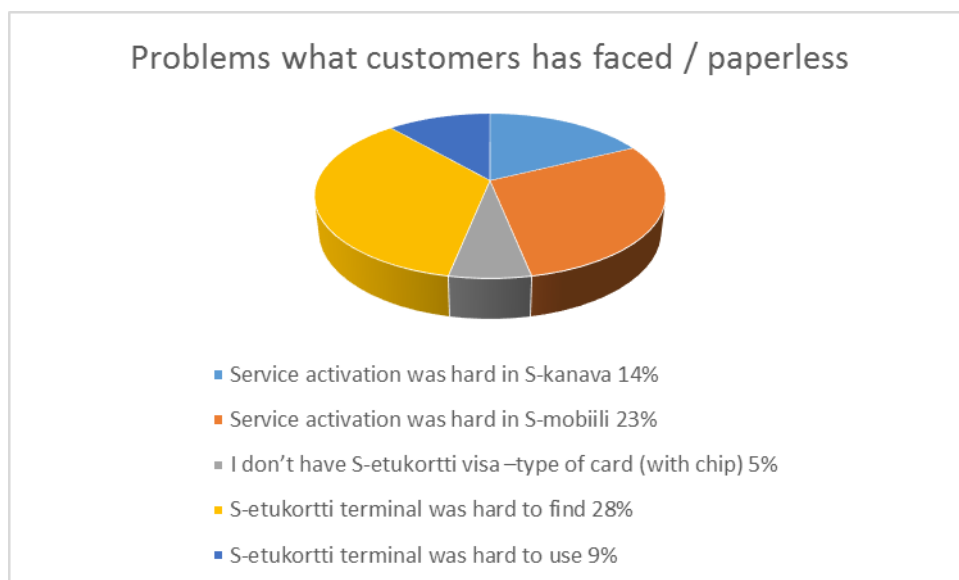
How much you agree with following statements? Scale: 5 = I agree – 1 = I disagree, 0 = I can't say.



Picture 22. eReceipt service activator's profile/behaviour.

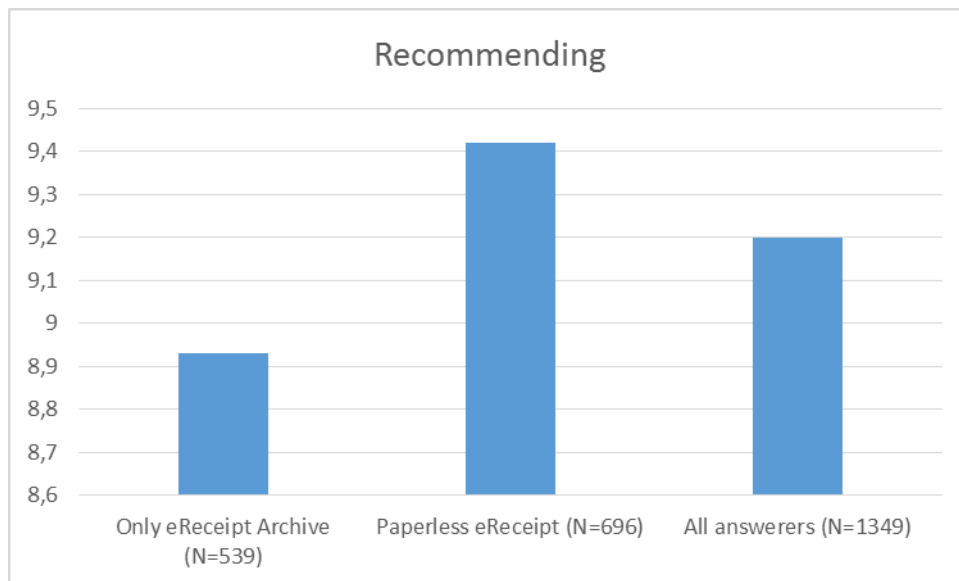
Above in Picture 22 it can be seen that eReceipt service early adopters likes digital services and then comes consumer who really check receipts or/and saves receipts. Interesting in this picture is that there are also profiles who don't care about receipts.

5.2.5 Problems and Recommending

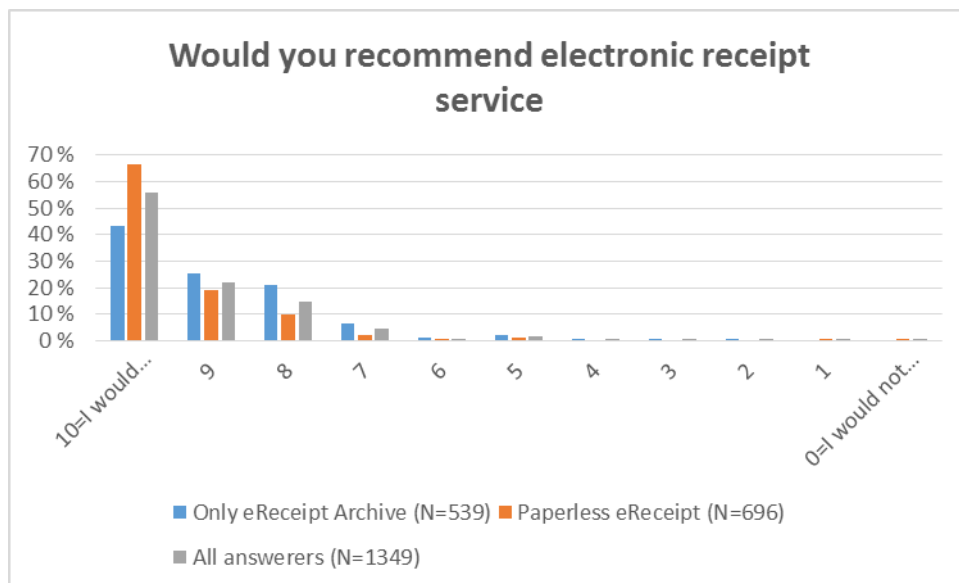


Picture 23. Most common problems what users have faced.

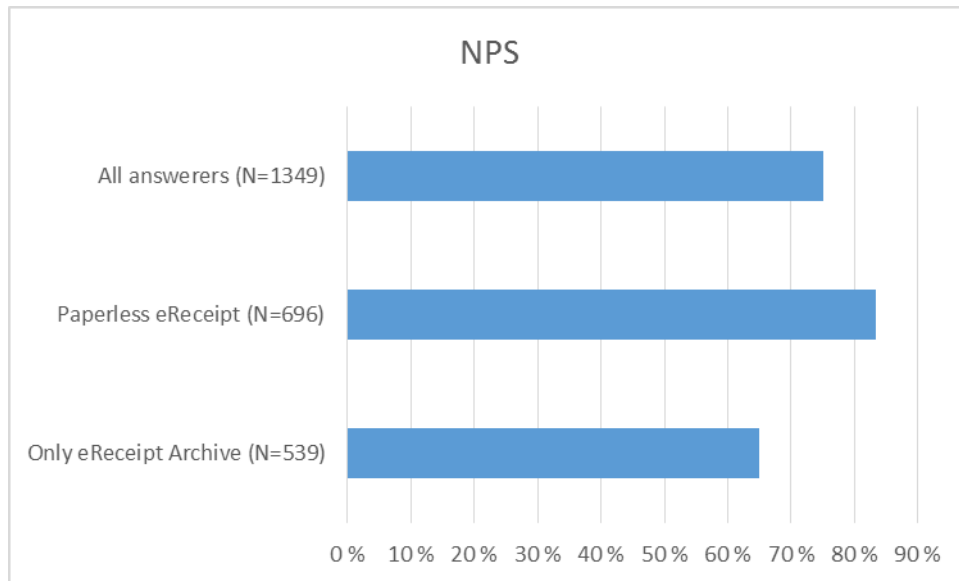
From picture 23 can be seen that finding S-Etukortti terminal was hard. Also activation in S-mobile have experienced to be difficult/hard. eReceipt service requires strong authentication with TUPAS.



Picture 24. eReceipt service activators recommending distribution.



Picture 25. NPS distribution per eReceipt service



Picture 26 NPS distribution percentage (includes scores 9 and 10)

From pictures 24, 25 and 26 it can be seen that consumers have been happy and satisfied with *eReceipt service* and over 80% of *paperless eReceipt service* users would recommend this service. This is very good result because *paperless eReceipt service* activation was the one with users have faced the most problems.

5.2.6 Open questions

The responses to open question can be found in Appendix 2.

The most interesting open questions are:

- What made you to activate *eReceipt archive service*?
- What made you to activate *paperless eReceipt service*?
- What problems have you faced with *eReceipt service*?

Most interesting question and answers are opened here with word clouds and comments from *eReceipt* users.

Below (picture 27) you can see word cloud for the open question “What made you to activate paperless eReceipt service?”



Picture 27. Word cloud of answers to question 3 and 4.

Most interesting pickups from open question 3 and 4 (see questions in APPENDIX1) answers are listed here:

- Before I hardly never took paper receipt.
- Saving time and paper. eReceipts also last longer than paper receipts.
- Thought about receiptless shopping.
- Environment says thanks.
- Archiving possibility and ecological,
- News about this issue.
- I don't need receipts.
- No need to say "I don't need receipt" at cash register and if I need receipt sometimes afterwards now it is possible.
- No need to print paper receipt anymore. It will go trash bin anyway.
- Want to try out new! Very good service!
- I want my receipts digitally and finally it is possible.
- Easiness.
- S Group's personnels' recommendation.
- Very quick service and easiness.

6 Analysis and conclusions

Analysis of *eReceipt service* after finding out results of questionnaire is that it's been a service that the consumers have been waiting for. Consumer are happy that they can this easily save nature by not accepting paper receipts. Receipts are archived on behalf of the consumer and the consumer does not need to worry that they lose the paper receipt or that its colour doesn't last so long. Younger people were more "wow" that receipts can be found from their mobile device.

If we look at answers extracted from the panel question one year before, we can see a lot of similarities in the answers. Some of the panellist were worried that everything is going to internet and it is not possible to do any notes or marks with your normal pen to receipts. Panellist did not have exact information about how actually the service will work, so there came up concerns about how to check receipt after payment and some of the answers thought that it is not possible to get paper receipts at all anymore.

6.1 Answers to research questions

RQ1, research question was what is the adoption rate of *eReceipt service*? When *eReceipt service* was published it had publicity in newspaper. In that first day activation rate was very good, over 8000 *eReceipt archive service* activators. Following next days in that same week, adoption rate increased about 3000 to 1500 *eReceipt archive service* activators per day. Next week adoption rate didn't increase as fast as in the first week, speed was from 1500 to 500 activations per day. Same activation speed was following two weeks after. This was very good result since *eReceipt service* was not having any marketing or advertising. The only the publicity in news was gotten when *eReceipt service* was published 5th of September. Adoption rate started to increase more heavily in begin of October when *eReceipt service* had light marketing campaign in S-mobiili application.

Will there be a gap between the adoption rate of the *eReceipt archive* and *paperless services*? *Paperless eReceipt service* adoption rate has been following *eReceipt archive service* curve but its activator numbers have been a bit lower than *eReceipt archive service*. In the first 30 days we can see that there is a small gap that requires attention in the future (see picture 14, *eReceipt adoption level last 30 days*). Scissors effect is not wanted here. What might cause this gap? It is too difficult to activate since consumer needs to go and update information to card's chip? That can be one of the reason. Consumer might be suspicious and careful? First to have *archive eReceipt service* and normal paper receipt.

When consumers see that *eReceipt archive service* can be trusted, they are more willing to activate *paperless eReceipt service*. Answers to these question did not come out from questionnaire directly. But there were answer that consumer are willing to try new service. According to questionnaire open question, those consumer who do not want paper receipts at the bottom of their bags, were more ready for the *paperless eReceipt service* than those who are used to checking their from paper receipts immediately. These types of consumers might need more time to adapt to the *paperless eReceipt service*.

If we look at the *eReceipt service* from theoretical point of view we can see that it is such a young service that it have not faced Moore's chasm. *eReceipt service* is also very close to normal receipt and it doesn't require so big behaviour change when paying purchases, that it looks like this service might never face chasm. Consumers who actived this service will never stop using it. Roger's innovation diffusion bell supports eReceipt service adoption.

RQ2, what type of customer profiles will activate eReceipt service? According to answers from questionnaire it looks like most of the profiles who check their receipts and follow their expenditure were willing to activate *eReceipt service*. Another profile is digital shakers who are willing to try because of digitalisation and the feeling of new. If we look gender, men were bit more active in activation than women. If we compare panel research results to this questionnaire women were more precise to check receipts. Does this mean that men are more "digi shakers" than woman are? If we look gender and age distribution men are more active in all ages and especially in 35 and older ages. From the age point of view users were found in all adult ages but most active age in early adopters were 20-40 years old.

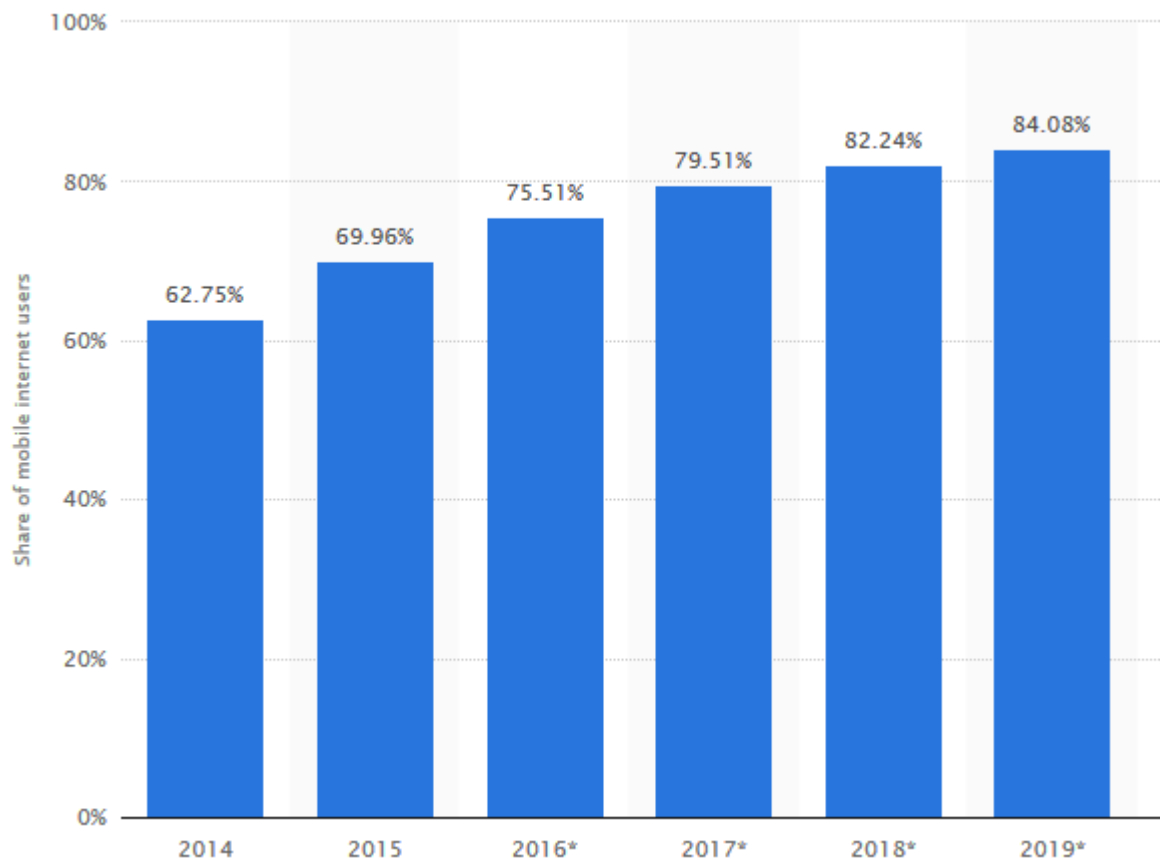
Shopping behaviour framework and Fonecta's consumer classification supports eReceipt service profiles. Receipts overall is so close to shopping decision and behaviour that they go along hand by hand.

RQ3, what are the main blockers of *eReceipt service*? One of the blockers or slow down paperless eReceipt use is at the moment that customer need to activate S-Benefit card chip at S-Benefit card terminal. To tackle this blocker, one good action would be to start to keep this information in the card's chip in situations also where the card needs renewal or/and cash register would recognise this service and update card's chip at cash register.

6.2 Development suggestions for future actions

One challenge for *eReceipt service* is that customers need to have smart phone or other mobile device. eReceipts can be viewed also from S-kanava web page but compared to the traditional situation where you check your shopping receipt immediately after paying in store, it would require a mobile device.

“Statistic shows in picture 28, the number of smartphone users in Finland from 2014 to 2019. For 2016, the number of smartphone users in Finland is estimated to reach 3.1 million.” (Statista,2016)



Picture 28, Statista, smartphone penetration in Finland.

S Groups eReceipt service requires S-Benefit card. S Group has about 4 million customers, so that an S-Benefit card can be found in almost every household in Finland. But if we want customers to use paperless version from eReceipt service, this service requires S-Benefit card Visa. Visa card penetration is not as good as normal cash card of S-Benefit card. Should S Group renew all cash cards to have chip on it? If so, when would the situation be such that no one uses the old type of cash cards anymore? This might take some time.

One step for future actions could be that *eReceipt service* should be added to joining membership to coop process. SOK have renewed digital joining process to coop about year go. The digital joining process, it would be quite small work to do, to offer consumers to choose already there the *eReceipt service* and have right type of S-Benefit card ordered, if we think *paperless eReceipt service*. Same action could be done to traditional joining process via customer care service point.

Oma S-kanava is offering to main member's possibility to add customer's to their household and order them a cash type card. This is another place to implement possibility order at least *eReceipt archive service* for new customer.

S-Benefit terminal could have bigger role and more visibility at S Group place of businesses. That way paperless eReceipt service activation would be easier. It would be more convenient functionality that payment terminals at cash registers could update *paperless eReceipt service* activation behalf of customer.

S Group could expand *eReceipt service* to work also its restaurants and hotels. Net stores also could be included even they at the moment offering email based electronical receipts.

From the customer survey, feedback has been also that eReceipt can not be handled at product line level digitally because, it is a picture of the receipt. Customers want to process product information of the eReceipt automatically. For the product use, MyData is done separately in the S Group.

eReceipt service activation situation needs to be monitored for some time, in order to find out what can be done so that this service lifecycle will last. Furthermore, over time we may learn about are other services and benefits that can be added to the *eReceipt service*. S Group's goal is to produce services and processes that make the consumers' life easier.

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APPENDIX 1. Electronical receipt service survey / Questionnaire

1. Do you use following S Group's e services?

- ☐ S-mobiili
- ☐ Oma S-kanava
- ☐ Mobiilibonus (Mobile bonus)
- ☐ Electronical warranty receipt service
- ☐ ABC Mobiilitankkaus (ABC mobile fuelfillup)
- ☐ Other service, what?

Electronical receipt service is either beside with paper receipt functional electronic receipt archive or totally paperless electronical receipt service.

If you use only **electronical receipt archive service**, this works beside with paper receipt which means that when you pay at cash register you will get printed receipt normally.

If you use also **paperless electronical receipt service**, you do not get printed receipt at cash register and you can view your electronical receipts from S-mobiili or from S-kanava signed in Oma S-kanava part of web service. (You can get still paper receipt from cash register if you ask that separately). Paperless electronical receipt can be activated if you have S-Etukortti Visa type of card.

2. Have you activated electronical receipt service?

	Yes	No	I can't say
Electronical receipt archive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Paperless electronical receipt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. What make you to activate electronical receipt archive? (if electronical receipt archive is in use but no paperless version of service)

4. What make you to activate paperless electronical receipt service? (if paperless electronical service in use)

5. Have you consider activate paperless electronical service? Why or why not? (if electronical receipt archive is in use but not paperless version)

6. What channel you used for activating this service? (Electronical receipt archive service or paperless receipt service) (if one of the service is in use or both)

- ☐ Omalla S-kanava

- ☐ S-mobiili
- ☐ S-customer service
- ☐ Other way, how?

7. **Where did you get information about this electronical receipt service? (Electronical receipt archive service or paperless receipt service) (if one of the service is in use or both)**

- ☐ Chain's (eg. S-market, Prisma) we pages
- ☐ S Groups stores (eg. info screens, advertises)
- ☐ Salespersons or S-customer services
- ☐ Yhteishyvästä
- ☐ S-mobiili
- ☐ Friend, people you know
- ☐ Somewhere else, where?

8. **How much you agree with following statements? (to all answers)**

	5= I totally agree	4	3	2	1= I totally disagree	I can't say
I gladly take use new digital services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I usually check my shopping receipts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I usually save for some time my shopping re- ceipts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I often don't take shopping receipt at cash regis- ter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I follow closely my spending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	5= I totally agree	4	3	2	1= I totally disagree	I can't say
If electronical receipt archive in use						
Activating electronical receipt archive was easy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electronical receipt archive service has worked well	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

9. **What kind of problems you have faced with electronical receipt archive service use or when activating? (if answered in use question 1 tai 2)**

	5= I totally	4	3	2	1= I totally	I can't say
If paperless electronical service in use						

	agree				disagree	
Paperless electronic receipt service activation was easy	()	()	()	()→ what problems?	() what problems?	()
Paperless electronic receipt service was ecological choice for me	()	()	()	()	()	()
Paperless electronic receipt service has worked well	()	()	()	()→ open	()→ open	()

10. What kind of problems you faced with paperless receipt service when activating it?

(if answered 1 or 2 to question " Paperless electronic receipt service activation was easy")

- () Service activation was hard in S-kanava
- () Service activation was hard in S-mobiili
- () I don't have S-etukortti visa –type of card (with chip)
- () S-etukortti terminal was hard to find
- () S-etukortti terminal was hard to use
- () Other problem, what?

11. What kind of help you wished when activating paperless electronic receipt service? (if answered 1 or 2 to question " Paperless electronic receipt service activation was easy")

12. What kind of problems you have faced with paperless receipt service? (if answered 1 or 2 to question " Paperless electronic receipt service has worked well")

How often you do shopping at S Group place of business?

	I shop many times in a week	I shop few times in month	I shop occasionally	I hardly shop at all
Prisma	()	()	()	()
S-market	()	()	()	()
Sale, Alepa	()	()	()	()
ABC	()	()	()	()
Kodin Terra	()	()	()	()
Sokos	()	()	()	()
Emotion	()	()	()	()

Would you recommend electronic receipt service (electronical receipt archive or paperless electronical receipt) to your friends, people you know? (if either one of the electronical receipt service is activated or both are activated)

() 10=I would recommend definitely

() 9

() 8

() 7

() 6

() 5

() 4

() 3

() 2

() 1

() 0=I would not recommend in any situations

Argumentation for your choice (if either one of the electronical receipt service is activated or both are activated)

Do you want to give feedback to S Group about electronical receipt service (archive or paperless electronical receipt service) (all answers)

Thank you for answering!

Appendix 2. Answers to open questions of the questionnaire (confidential)